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Dated: August 29, 2007
Electronic Signature for David C. Read: /David C. Read/

Docket No.: 29804/36569A

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant:)	
)	
PHELAN ET AL.)	
)	Confirmation No.: 9063
Serial No.: 09/993, 992)	
)	Group Art Unit: 3694
Filed: November 14, 2001)	
)	Examiner: JAMIE H. SWARTZ
)	
Title: METHODS AND APPARATUS)	
FOR AUTOMATICALLY)	
EXCHANGING CREDIT)	
INFORMATION)	
)	
)	
)	

RESPONSE TO NOTICE OF NON-COMPLIANT AMENDMENT

MS Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

In response to the Notice of Non-Compliant Amendment dated August 7, 2007, please amend the above-identified U.S. patent application as follows:

Amendments to the claims are shown in the listing of claims which begins on page 2 of this paper.

Remarks begin on page 10 of this paper.